inding ways to maintain workplace productivity continues to be a high priority among organizations, especially following a long recession. According to research by the Integrated Benefits Institute, shortterm disability leaves alone (excluding pregnancies) account for approximately \$2,446 in lost productivity costs per claim, and wage replacements for long-term disability claims are costing \$26,320 per claim.

Recent trends also are contributing to a rise in disability-related leaves, including mental health and stress, as well as physical challenges, such as obesity, that often can cause chronic illnesses.

Many employers, however, are under the misconception that the kinds of issues that typically cause an employee to go on leave are unpreventable. As a result, human resources professionals are faced with some of the following challenges:

- Productivity loss as a result of losing an employee
- Loss of talented personnel
- Time and costs associated with hiring and training a new employee



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Preventing disability-related absences



Maintain productivity and improve your bottom line

By Alison Daily

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• Additional burden and workload Employers can take action by adopting a forward-thinking approach to better manage employee disability by first identifying, and then focusing on, the strongest qualities and features that make up a well-rounded disability management program.

Finding a disability management provider

Searching for the right disability insurance provider can be as daunting as shopping for the right car—the bells and whistles, such as the paint job, are certain to catch your attention at first, but in the end they don't possess the qualities that will meet your long-term needs, like dependability or good fuel mileage. The

same analogy applies to finding a disability insurance provider for your

organization.



In response to productivity needs in the workplace, many providers are beginning to offer return-to-work programs. But not all programs are the same. Employers must sift through the reactive programs created in response to a

growing trend to find a program that will offer strategic direction and a long-term partnership.

A broker or benefits consultant can help lead an organization to the right provider for its specific needs—one with solid expertise in the disability market and successful results in this area. A provider that centers its message on keeping employees at work whenever possible, or getting them back to work sooner, is one that is committed to workplace productivity.

For example, workplace accommodations such as ergonomic solutions are a way to keep employees on the job and productive, and further prevent injury. A provider that offers a specialist to assess the workplace and find ways to implement modifications tailored to the needs of the injured individual facing a potential leave may be a great fit.

Job accommodations can be a cost-effective and simple way to reduce lost work hours, and also can eliminate the need for the employee to miss work altogether.

In addition to an outcome of substantial savings, this level of involvement on the part of the employer communicates to employees how much they are truly valued.

Reinforcing employee assistance programs

Employee assistance programs (EAPs) have been around for a long time, but in the past have been underutilized by employees because the service offered by providers typically has been too impersonal.

In response to recent challenges creeping into the workplace and causing issues such as presenteeism and absenteeism, employers are trying to reinforce the benefits of these programs with hopes they will help curb the daily issues affecting workplace productivity.

EAPs certainly can be a helpful solution to a variety of concerns for employees, their spouses or domestic partners, and other family members faced with stress and anxiety, legal and financial problems, or other concerns. In the end, employees want to feel valued and that their problems really matter. Sending an employee to a stranger behind an 800 number isn't always an answer.

That's why a service that offers employees face-to-face counseling sessions is critical. It shows the employer is concerned about the employees' needs, therefore validating their worth to the organization.

Not only does this help maintain productivity, but often it can result in long-term loyalty from employees. After all, you've just invested in their well-being.

New solutions help navigate a complex health care system

Employers can relate to this scenario: spending two hours on the phone arguing over a bill or another issue with a health care provider, thinking it would take only a lunch break to rectify the issue, but for a majority of the time



Some providers offer health advocacy to help individuals navigate the health care system. being stuck on hold.

The health care system is extremely complex from getting in touch with the right person to figuring out the minute details of a bill. And for an employee faced with this same issue, the time spent could have been used on work.

As a solution to problems like these, which also cause presenteeism issues for employers, some providers are introducing and offering health advocacy solutions to help individuals navigate the intricacies of the health care system.

A personal health advocate, typically a registered nurse, understands the health care system better than the

employee or HR manager because advocates deal with it daily. These professionals can help resolve problems on an employee's behalf that are prevalent in the health care system, such as clinical

A successful disability prevention story

Tom Lane is not only a respected art professor with the University of Minnesota, he's also a renowned sculptor known for creating unique pieces of pottery and one of the only people in the world who creates this kind of art. The pieces themselves can weigh up to 200 pounds, so heavy lifting is part of Lane's job.

Following a second shoulder surgery within a year's time, Lane was faced with a devastating decision—take a lengthy leave of absence from the university, or leave the job he loved to retire much earlier than he planned. After all, he would be physically unable to lift his pottery pieces, putting his career and life's work in jeopardy.

The university and The Standard, the school's disability provider, worked together to come up with a solution. A Workplace Possibilities consultant, as part of The Standard's Workplace Possibilities program, utilized its relationship with a vendor to design a mechanical lifting device that allowed Lane to move his art. The consultant also helped him find a student worker who better organized the professor's lab, making room for the lift.

As a result, Lane was able to return to work at the university. In all, the student worker, the lift, and the consultant's services contributed to Lane's success story. Students once again can learn from a world-class instructor, and the university has a disinguished professor back at work.

or administrative challenges.

This service is designed to leave the hard stuff to the professionals, so employees can focus on work rather than these timeconsuming burdens.

Programs that manage and track employee leaves

Tracking leaves is a job in itself, and for that reason it is a major point of pain for employers today. In addition to the duty of tracking and managing employee leaves, the employer also must follow **Disability-related absences** to page 22



Disability-related absences from page 21

many regulations.

A strong absence management program can be a great solution, as long as a provider exemplifies the qualities important to employers. Examples include ensuring compliance

with federal and state regulations, the ability to manage intermittent leaves, and consistency in tracking time and usage to accurately reflect leave balances.

An integrated absence management service can contribute to positive results such as increased return-to-work rates, reduced direct costs of workers' compensation or disability, decreased overall absenteeism, and more.

An integrated approach to wellness and disability management

The programs that reduce workload and additional burden are those that are integrated but designed to achieve one universal goal: total workplace wellness.

Wellness programs shouldn't focus only on improving the physical condition

of employees, and disability management shouldn't con-

centrate only on getting employees back to work.

Employers can combine the two initiatives and proactively prevent both physical and mental issues that frequently lead to employee leaves. To make a stronger program, join together the individuals responsible for meeting your workforce's health

needs-the return-to-work specialist, a wellness coordinator,

Disability management shouldn't concentrate only on getting employees back to work.

or even a health advocate. They do, after all, have one thing in common: an employee's well-being.

> Offering a versatile disability management program is one way employers can maximize their benefit offerings to attract and retain top talent, boost employee morale, and, most importantly, maintain productivity during still uncertain times.

Alison Daily is director of The Standard's Workplace Possibilities program, and is responsible for overseeing the clinical and return-to-work staff.

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